



HSBC Bank Middle Limited

Kuwait Payment cut-off times

Country	Currency	Cut-off time			Value Date	
		eChannels	Manual	Electronic Banking	Standing Instructions	Branch
Australia	AUD	1.00PM	12.30PM	Two Working Days	Two Working Days	Two Working Days
Bahrain	BHD	10.00AM	10.00AM	Same Day	Next Working Day	Next working Day
Canada	CAD	12.30PM	12.00PM	Next working Day	Next working Day	Next working Day
Denmark	DKK	11.30AM	11.00AM	Two Working Days	Two Working Days	Two Working Days
EURO Zone	EUR	12.00PM	11.30AM	Same Day	Same Day	Same Day
Hong Kong	HKD	1.00PM	12.30PM	Two Working Days	Two Working Days	Two Working Days
India	INR	1.00PM	12.30PM	Two Working Days	Two Working Days	Two Working Days
Japan	JPY	1.00PM	12.30PM	Two Working Days	Two Working Days	Two Working Days
Jordan	JOD	1.00PM	12.30PM	Two Working Days	Two Working Days	Two Working Days
Kuwait	KWD	6:45PM*	3.00PM	Same Day	Same Day	Same Day
Norway	NOK	11.30AM	11.00AM	Two Working Days	Two Working Days	Two Working Days
Oman	OMR	10.00AM	10.00AM	Same Day	Next Working Day	Next working Day
Qatar	QAR	10.00AM	10.00AM	Same Day	Next Working Day	Next working Day
Saudi Arabia	SAR	10.00AM	10.00AM	Same Day	Next Working Day	Next working Day
Singapore	SGD	1.00PM	12.30PM	Two Working Days	Two Working Days	Two Working Days
South Africa	ZAR	10.00AM	10.00AM	Same Day	Next working Day	Next working Day
Sri Lanka	LKR	1.00PM	12.30PM	Two Working Days	Two Working Days	Two Working Days
Sweden	SEK	11.30AM	11.00AM	Two Working Days	Two Working Days	Two Working Days
Switzerland	CHF	11.30AM	11.00AM	Next working Day	Next working Day	Next working Day
UAE	AED	10.00AM	10.00AM	Same Day	Next Working Day	Next working Day
UK	GBP	12.00PM	11.30AM	Same Day	Same Day	Same Day
USA	USD	12.00PM	11.30AM	Same Day	Same Day	Same Day

* Denotes recently updated

HSBC Bank Middle East Limited - Kuwait Payment cut off times

Notes:

1. **Kuwait Standard Time** - All times mentioned are Kuwait local times. The cut-off times provided above are only applicable to HSBC Corporate and Financial Institutions customers holding accounts with HSBC Kuwait.
2. **Inward & Outward Cut-offs** - Cut-off times refer to both outward and inward transactions via the electronic banking channels including HSBCnet, Connect and SWIFT.
3. The term **working day** means the usual working days of the country from where funds are remitted as well as the country of the remittance currency. Working days will exclude the weekends of the specific countries and other holidays such as public, bank and statutory holidays.
4. **USD Holiday** – Please note that HSBC will not process any cross-currency payments (transactions with FX) on any day that is declared a USD currency holiday, such payments will be processed next working day.
5. **Stop Payments/Cancellations/Amendments/Recalls**
 - a. **Cut-off for Payment Stop/Cancellation/Amendment**

Any request must be received two working days prior to the value date. Any requests to stop/cancel/amend payments received with less than two working day's notice, will be on a reasonable effort basis only.
 - b. **Payment Amendments**

Please note that HSBC does not accept amendments to payment instructions that materially alter the original payment instruction. Should a material alteration (change of beneficiary bank, name or account, payment amount, destination country or remit currency, etc) be required to a payment, you should request a cancellation via appropriate channels i.e. HSBCnet Message Center and notify your service manager on email (for Corporate customers) or MT192 or MT292 messages (for Financial Institution customers) and issue a fresh payment instruction.
 - c. **Payment recall**

If the payment has already been released by HSBC and it is with the beneficiary bank or their agent, we can recall the payment instruction on your behalf. It is at the sole discretion of the beneficiary / beneficiary bank to return the payment. If funds are already credited to the beneficiary, the beneficiary bank may need to obtain a debit authorisation from the beneficiary to process the return. Please note that additional charges and Foreign Exchange rates may apply.

Current as of April 2024 – Global Payments Solutions